

Information to identify the case:		
Debtor 1:	Michael Heller	Social Security number or ITIN: xxx-xx-6803
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Maria Heller	Social Security number or ITIN: xxx-xx-5541
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 1/21/20
Case number:	20-10966-ABA	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Heller	Maria Heller
2. All other names used in the last 8 years	aka Michael H Heller	
3. Address	117 Union Mill Terrace Mount Laurel, NJ 08054	117 Union Mill Terrace Mount Laurel, NJ 08054
4. Debtor's attorney Name and address	Lee Martin Perlman Lee M. Perlman 1926 Greentree Road Suite 100 Cherry Hill, NJ 08003	Contact phone (856) 751-4224 Email: ecf@newjerseybankruptcy.com
5. Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 www.standingtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 2/17/21
THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED EITHER AN AMENDMENT TO THE PETITION OR TO THE STATEMENT ABOUT DEBTORS SOCIAL SECURITY NUMBER		

For more information, see page 2

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on:
3/10/21 at 10:00 AM, Location: **Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Michael Heller
Maria Heller
Debtors

Case No. 20-10966-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 17, 2021

Form ID: 309I

Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Heller, Maria Heller, 117 Union Mill Terrace, Mount Laurel, NJ 08054-3265
aty	+ Shane Heskin, 1650 Market Street, One Liberty Place, Suite 1800, Philadelphia, PA 19103-7304
518670853	+ 1st Colonial Community Bank, Saldutti Law Group, 800 N. Kings Highway Suite 300, Cherry Hill, NJ 08034-1511
518670854	+ ABC Merchant Solutions, LLC, 30 Broad St, New York, NY 10004-2304
518703794	++ BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306 address filed with court:, BMW Financial Services, Pob 78103, Phoenix, AZ 85062
518721897	+ Bank of America, N.A., ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518670866	+ CBSG, 20 N 3rd St, Philadelphia, PA 19106-2118
518670874	+ Par Funding, 20 N. 3rd Street, Philadelphia, PA 19106-2118
518708027	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
518670876	+ Saldutti Law Group, 800 N. Kings Hwy, Ste 300, Cherry Hill, NJ 08034-1511
518670877	+ Samuel D'Alessandro, 112 N. Courtland Street, East Stroudsburg, PA 18301-2102
518772664	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518670880	+ Stern & Eisenberg PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
518746608	+ TD Bank, N.A., Schiller Knapp Lefkowitz & Hertzell LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518744452	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2190
518798128	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
518798129	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826, THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 10826 Greenville, SC 29603-0826
518676273	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Milstead & Associates, 1 East Stow Road, Marlton, NJ 08053-3118
518670884	+ The Christie Lodge Owners Association, c/o Porterfield & Associates, PO Box 3149, Vail, CO 81658-3149
518784617	+ The Christie Lodge Owners Association, Inc., c/o Marc D. Miceli, Esq., SM Law PC, P.O. Box 530, Oldwick, NJ 08858-0530
518670885	+ WBL SPO I, LLC, 101 Hudson St, 33rd Fl, Jersey City, NJ 07302-3905
518725462	+ WBL SPO I, LLC, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@newjerseybankruptcy.com	Feb 17 2021 21:24:00	Lee Martin Perlman, Lee M. Perlman, 1926 Greentree Road, Suite 100, Cherry Hill, NJ 08003
tr	+ Email/Text: pmarraffa@standingtrustee.com	Feb 17 2021 21:25:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2021 21:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 17 2021 21:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518673575	EDI: HNDA.COM	Feb 18 2021 01:28:00	Acura Financial Services, PO Box 168088, Irving,

District/off: 0312-1

User: admin

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			TX 75016-8088
518670856	EDI: HNDACOM	Feb 18 2021 01:28:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518673183	EDI: HNDACOM	Feb 18 2021 01:28:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518754432	EDI: GMACFS.COM	Feb 18 2021 01:28:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
518670855	+ EDI: GMACFS.COM	Feb 18 2021 01:28:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518716898	EDI: BECKLEE.COM	Feb 18 2021 01:28:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518670857	+ EDI: AMEREXPR.COM	Feb 18 2021 01:28:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518670859	EDI: BANKAMER.COM	Feb 18 2021 01:28:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
518670864	EDI: BMW.COM	Feb 18 2021 01:28:00	Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
518677832	+ EDI: AISACG.COM	Feb 18 2021 01:28:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518670862	+ EDI: BANKAMER.COM	Feb 18 2021 01:28:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518670861	+ EDI: BANKAMER.COM	Feb 18 2021 01:28:00	Bank of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
518731583	EDI: BANKAMER.COM	Feb 18 2021 01:28:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518670863	+ EDI: TSYS2.COM	Feb 18 2021 01:28:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518670865	+ EDI: CAPITALONE.COM	Feb 18 2021 01:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518670867	+ EDI: CITICORP.COM	Feb 18 2021 01:28:00	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518749746	EDI: CITICORP.COM	Feb 18 2021 01:28:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518670868	+ EDI: WFNNB.COM	Feb 18 2021 01:28:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518670869	EDI: DISCOVER.COM	Feb 18 2021 01:28:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518679790	EDI: DISCOVER.COM	Feb 18 2021 01:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518670870	EDI: IRS.COM	Feb 18 2021 01:28:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518772744	EDI: JEFFERSONCAP.COM	Feb 18 2021 01:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518787540	+ Email/Text: bankruptcy@ondeck.com	Feb 17 2021 21:27:00	On Deck Capital, Inc., c/o Christine Levi, 1400 Broadway, New York, NY 10018-5300
518670873	+ Email/Text: bankruptcy@ondeck.com	Feb 17 2021 21:27:00	Ondeck Cap, 1400 Broadway, New York, NY 10018-5300

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518770405	EDI: PRA.COM	Feb 18 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518670875	Email/Text: collections@premierecapitalfunding.com	Feb 17 2021 21:24:00	Premier Capital Funding, LLC, 9265 4th Ave 2nd floor, Brooklyn, NY 11209
518670878	+ Email/Text: bankruptcynotices@sba.gov	Feb 17 2021 21:25:00	Small Business Administration, 409 3rd St, SW, Washington, DC 20416-0005
518672394	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518670882	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518670883	EDI: TDBANKNORTH.COM	Feb 18 2021 01:28:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518748182	EDI: BANKAMER.COM	Feb 18 2021 01:28:00	THE BANK OF NEW YORK MELLON, c/o Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
518773550	+ EDI: AIS.COM	Feb 18 2021 01:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518724780	+ Email/Text: resolutions@wbl.com	Feb 17 2021 21:24:00	WBL SPO I, LLC, c/o World Business Lenders, 101 Hudson St, 33rd Floor, Jersey City, NJ 07302-3905
518790521	+ Email/Text: resolutions@wbl.com	Feb 17 2021 21:24:00	World Business Lenders, c/o Asset Resolution, 101 Hudson St., 33rd Floor, Jersey City, NJ 07302-3905

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518742909	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518670858	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518670860	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
518670871	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518670872	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518670879	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602
518670881	*+	Stern & Eisenberg PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
518670886	*+	WBL SPO I, LLC, 101 Hudson St, 33rd Fl, Jersey City, NJ 07302-3905

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

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Total Noticed: 60

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

Name	Email Address
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	on behalf of Debtor Michael Heller ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Joint Debtor Maria Heller ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4